

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Ehud Ezra</b>                 | Social Security number or ITIN | xxx-xx-6181 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>21-13285-JKS</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ehud Ezra

8/23/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ehud Ezra  
Debtor

Case No. 21-13285-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 23, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2024:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Ehud Ezra, 65 Baldwin Place, Elizabeth, NJ 07208-1220                  |
| cr        | + HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244 |
| 519190277 | + Overlook Hospital, PO Box 35611, Newark, NJ 07193-5611                 |
| 519190279 | + Sun East FCU, 4500 Pennell Road, Aston, PA 19014-1862                  |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov               | Aug 23 2024 20:46:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov        | Aug 23 2024 20:46:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + Email/Text: RASEBN@raslg.com                    | Aug 23 2024 20:44:00 | NewRezLLC d/b/a Shellpoint Mortgage Servicing, 130 Clinton Rd #202, 130 Clinton Rd #202, Fairfield, NJ 07004-2927                    |
| cr        | + EDI: PRA.COM                                    | Aug 24 2024 00:29:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021   |
| 519190265 | + EDI: TSYS2                                      | Aug 24 2024 00:29:00 | Barclay Card, PO Box 130, Clifton Heights, PA 19018-0130   |
| 519190266 | + EDI: TSYS2                                      | Aug 24 2024 00:29:00 | Barclays, PO Box 13337, Philadelphia, PA 19101-3337  |
| 519190268 | + EDI: CITICORP                                   | Aug 24 2024 00:29:00 | Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007  |
| 519190269 | + EDI: CAPITALONE.COM                             | Aug 24 2024 00:29:00 | Capital One, PO Box 6492, Carol Stream, IL 60197-6492  |
| 519205690 | + EDI: AIS.COM                                    | Aug 24 2024 00:29:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 519203546 | + Email/Text: bankruptcy@cavps.com                | Aug 23 2024 20:46:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 519190272 | + Email/PDF: creditonebknofications@resurgent.com | Aug 23 2024 20:54:04 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500   |
| 519190273 | + EDI: DISCOVER                                   | Aug 24 2024 00:29:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084   |
| 519195985 | EDI: DISCOVER                                     | Aug 24 2024 00:29:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |

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|-----------|---|----------------------|--|
| 519194121 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Aug 23 2024 20:46:00 | Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  |
| 519190270 | EDI: JPMORGANCHASE                                    | Aug 24 2024 00:29:00 | Chase, PO Box 1423, Charlotte, NC 28201  |
| 519224132 | + Email/Text: RASEBN@raslg.com                        | Aug 23 2024 20:44:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519190274 | ^ MEBN  | Aug 23 2024 20:39:54 | Kia Motors Finance, PO Box 660891, Dallas, TX 75266-0891   |
| 519231905 | Email/PDF: resurgentbknofications@resurgent.com       | Aug 23 2024 20:54:50 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 519190275 | + Email/Text: BKNotice@ldvlaw.com                     | Aug 23 2024 20:45:00 | Lyons, Doughty & Valdhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269  |
| 519228224 | + Email/Text: bankruptcydpt@mcmcg.com                 | Aug 23 2024 20:46:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  |
| 519190276 | + Email/Text: mtgbk@shellpointmtg.com                 | Aug 23 2024 20:45:00 | NewRez, PO Box 619063, Dallas, TX 75261-9063   |
| 519211009 | + Email/Text: mtgbk@shellpointmtg.com                 | Aug 23 2024 20:45:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826   |
| 519239710 | EDI: PRA.COM  | Aug 24 2024 00:29:00 | Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541  |
| 519240790 | EDI: PRA.COM  | Aug 24 2024 00:29:00 | Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541  |
| 519238018 | EDI: PRA.COM  | Aug 24 2024 00:29:00 | Portfolio Recovery Associates, LLC, c/o LOWES, POB 41067, Norfolk, VA 23541  |
| 519239711 | EDI: PRA.COM  | Aug 24 2024 00:29:00 | Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  |
| 519190278 | Email/Text: signed.order@pfwattorneys.com             | Aug 23 2024 20:44:00 | Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054  |
| 519191629 | ^ MEBN  | Aug 23 2024 20:42:47 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 519190280 | + EDI: SYNC   | Aug 24 2024 00:29:00 | Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013   |
| 519190283 | ^ MEBN  | Aug 23 2024 20:44:00 | TD Bank, PO Box 100290, Columbia, SC 29202-3290  |
| 519190281 | + EDI: WTRRN BANK.COM                                 | Aug 24 2024 00:29:00 | Target, PO Box 59317, Minneapolis, MN 55459-0317   |
| 519190282 | + EDI: WTRRN BANK.COM                                 | Aug 24 2024 00:29:00 | Target Card Services, PO Box 660170, Dallas, TX 75266-0170   |
| 519241278 | Email/Text: peritus@ebn.phinsolutions.com             | Aug 23 2024 20:46:00 | UHG, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419  |
| 519196173 | EDI: WFFC2  | Aug 24 2024 00:29:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  |
| 519190284 | + EDI: WFFC2  | Aug 24 2024 00:29:00 | Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753  |

TOTAL: 35

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 519190267 | *+            | Barclays, PO Box 13337, Philadelphia, PA 19101-3337  |
| 519190271 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 1423, Charlotte, NC 28201                       |
| 519241300 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2024 at the address(es) listed below:

| Name                 | Email Address   |
|----------------------|---|
| Denise E. Carlon     | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com                          |
| Harold N. Kaplan     | on behalf of Creditor NewRezLLC d/b/a Shellpoint Mortgage Servicing hkapan@rasnj.com kimwilson@raslg.com                                    |
| Jenelle C Arnold     | on behalf of Creditor NewRezLLC d/b/a Shellpoint Mortgage Servicing bkecfinbox@aldridgepate.com jarnold@ecf.courtdrive.com                  |
| John R. Morton, Jr.  | on behalf of Creditor Hyundai Capital America as servicer for Hyundai Lease Titling Trust ecmail@mortoncraig.com mortoncraige@ecf@gmail.com |
| John R. Morton, Jr.  | on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecmail@mortoncraig.com mortoncraige@ecf@gmail.com   |
| Marie-Ann Greenberg  | magecf@magtrustee.com   |
| Michael Schwartzberg | on behalf of Debtor Ehud Ezra michael@jerseylaws.com  |
| Shauna M Deluca      | on behalf of Creditor NewRezLLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com                              |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 9